

ABSTRACT OF THE DISCLOSURE

5 E-commerce account holder security participation is provided for preventing unauthorized access to and use of private electronic account information. A method is provided to enable the average e-commerce account holder to participate in the protection of their private accounts and information. The account holder specifies and controls a single or a series of access parameters, associated with each private account or record, that must be satisfied before a transaction of funds or information is authorized. This account access protection is provided in addition to connection security provided in e-commerce transactions and is structured to stop unauthorized user access in possession of the account holder's name, address, account number or credit card number. The account holder can effect access parameter changes anywhere at any time via a computing device where the access parameter data is stored in the computing device, secure server or other secure location. The parameters for each card or account may include one or any combination of a) password known only to the Web user and credit/ information institution, b) which account in the account holder's name is authorized for activity c) when the account is available, d) how each account is to be used, e) where each account is to be used and f) the maximum monetary amount for a single or a specified number of transactions.

10

15

20